WASHINGTON - U.S. Rep. Harry Mitchell today encouraged at-risk homeowners in foreclosure or in fear of foreclosure to take advantage of new resources offered by the Federal Trade Commission (FTC), available at http://www.ftc.gov/yourhome. The resources are designed to decipher genuine mortgage assistance from potential scams and help avoid foreclosure altogether.

"During these tough economic times when people are falling into foreclosure, it's important to know what resources are out there so you can protect yourself," Mitchell said. "These resources from the FTC provide at-risk homeowners with important information to help them stay in their homes and avoid being taken advantage of by a scam artist."

The FTC recommends that homeowners in foreclosure or in fear of foreclosure contact their lender to see if they are willing to negotiate a modified payment schedule. In addition, the FTC suggests contacting a credit counselor through the Homeownership Preservation Foundation at 1-888-995-HOPE.

In May, Mitchell launched an online Foreclosure Prevention and Survival Resource Center to provide numerous resources in one place that can help consumers make informed choices on how to protect their homes. That Resource Center, available by clicking here, has been updated as new information has become available.

Mitchell also hosted a Foreclosure Prevention and Survival Workshop in Scottsdale on May 2.